

UNITED STATES BANKRUPTCY COURT
Northern District of Ohio

Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines

The debtor(s) listed below filed a chapter 13 bankruptcy case on July 25, 2011.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice. For more information regarding the U.S. Bankruptcy Court for the Northern District of Ohio, Local Rules, Bankruptcy Code, Forms and other information you may refer to our web page located at www.ohnb.uscourts.gov.

See Reverse Side For Important Explanations.

Debtor (name(s) and address): Carlos A. Pagan Sr. 4510 Palm Avenue Lorain, OH 44055	Patricia M. Pagan 4510 Palm Avenue Lorain, OH 44055
All other names used by the Debtor(s) in the last 8 years (include married, maiden, and trade names):	Case Number: 11-16438-rb
	Last four digits of Social Security/Taxpayer ID Nos.: xxx-xx-7265 xxx-xx-7991

Attorney for Debtor(s) (name and address): William J Balena 511 Broad Street Elyria, OH 44035 Telephone number: (440) 365-2000	Bankruptcy Trustee (name and address): Craig H Shopneck Chapter 13 Trustee BP Tower 200 Public Square, Suite 3860 Cleveland, OH 44114-2321 Telephone number: 216-621-4268
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Meeting of Creditors:

Date: **August 24, 2011**

Time: **11:00 AM**

Location: **341 Meeting, H.M.M. US Courthouse, 201 Superior Ave, 6th Floor, Cleveland, OH 44114**

Deadlines:

If you choose to raise any of the following issues
your papers must be received by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim:

For all creditors (except a governmental unit): **November 22, 2011** For a governmental unit (except as otherwise provided in Fed. R. Bankr. P. 3002(c)(1)): **January 21, 2012**

Foreign Creditors:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: October 24, 2011
Filing of Plan, Hearing on Confirmation of Plan

If the debtor has filed a plan it will be attached. Otherwise, the plan will be sent at a later time.

The Hearing on Confirmation will be held at:

**H.M. Metzenbaum Courthouse #2B Judge Baxter's Courtroom
201 Superior Ave. Cleveland, OH 44114**

Following the Meeting of Creditors, the Confirmation Hearing may be adjourned without further notice.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property and certain co-debtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Address of the Bankruptcy Clerk's Office: United States Bankruptcy Court 201 Superior Avenue Cleveland, OH 44114-1235	For the Court: Clerk of the Bankruptcy Court: Kenneth J. Hirz
Hours Open: Monday – Friday 9:00 AM – 4:00 PM	Date: August 1, 2011

EXPLANATIONS

Form ohnb219a (12/10)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
Creditors Generally May Not Take Certain Actions	<p>Prohibited collection actions against the debtor and certain co-debtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to exceed or impose a stay.</p> <p>Creditors who wish to be notified of abandonment proceedings must file a written request for notice with the Court prior to the conclusion of the 11 U.S.C. § 341 meeting. Otherwise, the Court may order abandonment with notice only to affected parties. See L.B.R. 2002-1(a).</p>
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee, and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. If a Proof of Claim form is not included with this notice, you can obtain one at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Foreign Creditor: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

-- Refer to Other Side for Important Deadlines and Notices --

**ADDITIONAL NOTICES FOR
CHAPTER 13 CASES IN CLEVELAND, OHIO**

Case No.: 11-16438-rb

**Objections to Confirmation and Adjourned
Confirmation Hearing.**

- * Creditors' objections to confirmation of Debtor's plan must be filed with the Court and a copy delivered to the trustee at or before the meeting of creditors.
- * If no objection is filed, Debtor's plan may, if recommended by the trustee, be confirmed and attorney fees allowed following the meeting of creditors or at a subsequent adjourned hearing as provided by the Trustee and authorized by the Court.
- * The confirmation hearing may be adjourned by the trustee to a date and time announced at the meeting of creditors without further notice.
- * If Debtor's plan is not confirmed at the adjourned confirmation hearing, the case may be dismissed without further notice or hearing. Additionally, failure of Debtor to make required plan payments may result in dismissal without further notice or hearing.

Valuation of Collateral

- * The value of collateral set out in the Debtor's plan shall be the value fixed by the Court by confirmation of the plan, unless a timely objection to confirmation is filed and sustained.

Failure to Timely Pay Filing Fees

- * Any failure to timely pay filing fees may result in dismissal of this case without further notice or hearing. If the case is dismissed on this basis, all parties in interest will be mailed notice of dismissal.

Proofs of Claim

- * Whether or not you are listed as creditor in this case, you must file a written proof of claim in duplicate with the Court by the deadline for filing proofs of claim set forth on page 1 of this notice or your claim will generally be disallowed. A claim form is included with this notice. File your claim and attachments in duplicate with the Clerk of the Bankruptcy Court, 201 Superior Avenue, Cleveland, Ohio 44114.

Attorney Fees

- * Debtor's attorney fees may be approved or allowed in the order confirming the plan without further notice or hearing.